

Self-Help has an opening for a Collections Manager/Underwriter in Durham, NC. Please see the job description below. If you or anyone you know is interested, please send a resume and cover letter to hiringsmanager@self-help.org with the position title in the subject. Thanks!

Collections Manager/Underwriter

The Organization: Self-Help is a community development lender founded in 1980 that creates and protects ownership and economic opportunity for minority, women-headed, rural and low-wealth families through home and small business lending. It has provided over \$5 billion in financing to help more than 55,000 low-wealth borrowers buy homes, start and build businesses, and strengthen community resources across the country.

Self-Help's affiliate, the Center for Responsible Lending, researches and advocates for state and national legislation to address predatory lending practices and policies.

Self-Help and the Center for Responsible Lending are national organizations based out of Durham, North Carolina with 10 regional offices in North Carolina, Washington DC, and California. Nationally and internationally recognized as a leader in community development lending, Self-Help is one of twelve nonprofits featured in Forces for Good: The Six Practices of High Impact Nonprofits.

Principal Responsibilities

- * Take charge of a portfolio of delinquent loans and work with borrowers, loan officers, technical assistance providers, attorneys and others to find solutions to troubled loans. Loan sizes range from a few thousand to several million dollars, with vast majority under \$100,000;
- * Assist in the management of loans with SBA/USDA guarantees and where borrower is in bankruptcy;
- * Assist with providing timely reports regarding loan charge-offs, delinquency and other measures of portfolio performance required by internal and external customers (regulatory agencies, funders, etc), with the goal of assuming responsibility for this task;
- * Assist in the development of commercial loan servicing procedures and policies;
- * As underwriter, work with commercial loan officers in the approval of loans in compliance with Self-Help's lending policies;
- * Work with loan officers and loan closing staff to ensure that pre- and post-closing requirements are met and that credit packages and documentation conforms to the loan approval requirements;
- * Perform other tasks necessary to continue the growth and stability of Self-Help's operations.

Minimum Qualifications

- * Knowledge of credit risk analysis, underwriting, and collection procedures;
- * Proven ability to structure and negotiate financing deals and workouts;
- * Experience with loan database software and high level of skill with Excel to create and maintain reports and spreadsheets. Access database skills a plus;
- * Outstanding financial analysis skills, strong attention to detail and problem-solving skills;
- * Graduate degree in business or law and/or 5 + years of relevant experience,
- * Willingness to travel (day trips, occasional overnight),
- * Spanish language skills a plus.

Physical Requirements: Frequently requires use of manual dexterity and repetitive motions, primarily with the wrists, hands, and/or fingers. Must be able to occasionally lift and exert force of up to 10 pounds.

Compensation: Competitive nonprofit salary, based on experience, plus a generous benefits package that includes health, dental, and life insurance, flexible spending plan, retirement plan, paid parental leave, domestic partners policy, personal technology supplement, and reimbursement for approved professional education.

The Application: Send resume and cover letter explaining interest in the position to: Hiring Manager, Self-Help, P.O. Box 3619, Durham, NC 27702-3619 or by email: <<mailto:hringmanager@Self-Help.org>> hringmanager@Self-Help.org with the position title in the subject.